

WHAT IS CLAIMED IS:

1. An electronic settlement system for allowing payment for goods purchased by the user to be performed on a network from a virtual shop on the network via a terminal connected to said network, comprising:

a paying method presenting unit which, when a payment instruction from the user is received, presents a paying method using a prepaid type electronic money by a sale on said network to said user via said terminal;

a settlement unit which makes a settlement of a purchase charge of said prepaid type electronic money on said network; and

an electronic money purchasing unit which, when the payment instruction by said prepaid type electronic money is received from the user via said terminal, purchases said prepaid type electronic money in place of said user on said network by the settlement in said settlement unit on the basis of the presentation of said paying method, and notifies the user of a balance of said prepaid type electronic money obtained by subtracting a payment money amount for said purchased goods from said purchased prepaid type electronic money and an identification number allocated to said prepaid type electronic money.

2. A system according to claim 1, wherein a company and a settlement institution of said prepaid type electronic money are connected to said network, and said settlement unit purchases said prepaid type electronic money from said prepaid type electronic money company and makes a settlement of a payment charge of said prepaid type electronic money with said settlement institution.

3. A system according to claim 2, wherein said settlement unit makes the settlement in accordance with an SET (Secure Electronic Transactions).

4. A system according to claim 3, wherein a wallet service providing company for providing a wallet serving as an electronic wallet is connected to said network, and said settlement unit makes the settlement by using said wallet.

5. A system according to claim 4, wherein said settlement is a debit settlement using the Internet.

6. A system according to claim 4, wherein said settlement is a credit settlement using the Internet.

7. A system according to claim 1, wherein said paying method presenting unit, said electronic money purchasing unit, and said settlement unit are provided for said virtual shop.

8. A control program for an electronic settlement in an electronic settlement system for allowing payment for goods purchased by the user to be performed on a network from a virtual shop on the network via a terminal connected to said network, wherein said control program allows a computer to execute:

a paying method presenting step which, when a payment instruction from said user is received, presents a paying method using a prepaid type electronic money by a sale on said network to said user via said

terminal;

a settlement step which makes a settlement of a purchase charge of said prepaid type electronic money on said network; and

an electronic money purchasing step which, when the payment instruction by said prepaid type electronic money is received from said user via said terminal, purchases said prepaid type electronic money in place of said user on said network by the settlement in said settlement step on the basis of the presentation of said paying method, and notifies said user of a balance of said prepaid type electronic money obtained by subtracting a payment money amount for said purchased goods from said purchased prepaid type electronic money and an identification number allocated to said prepaid type electronic money.